

Important Note :

01) Investment in the E Fund Unit Trust Fund - E Fund (HK) US Dollar Money Market Fund (the "Sub-Fund") is subject to normal market fluctuations and other risks inherent in the Sub-Fund's assets. Accordingly, there is a risk that you may not recoup the original amount invested in the Sub-Fund or may lose a substantial part or all of your investment. 02) The purchase of a Unit in the Sub-Fund is not the same as placing funds on deposit with a bank or deposit-taking company. The Sub-Fund does not guarantee principal and the Manager has no obligation to redeem the Units at the offer value. The Sub-Fund does not have a constant Net Asset Value. The Sub-Fund is not subject to the supervision of the Hong Kong Monetary Authority. 03) The Sub-Fund invests primarily in short-term deposits and debt securities. The Sub-Fund seeks to achieve a return in US Dollars in line with prevailing money market rates, with primary considerations of both capital security and liquidity. There can be no assurance that the Sub-Fund will achieve its investment objective. 04) The Sub-Fund may be subject to a) Investment risk, b) Risks associated with debt securities (including Short-term debt instruments risk, Interest rate risk, Sovereign debt risk, Credit rating risk and downgrading risk and Valuation risk), c) Risks associated with bank deposits, d) Risks relating to repurchase agreements, e) Concentration risk, f) Hedging / derivative risk, g) Currency risk, h) RMB currency risk and RMB denominated classes risk and i) Hedged RMB denominated classes risk. 05) You should not invest in the Sub-Fund unless the intermediary who sells it to you has explained to you that the Sub-Fund is suitable for you having regard to your financial situation, investment experience and objectives. 06) The Manager currently intends to make dividend distribution once per year in respect of the distribution classes; actual dividend payout will be subject to the Manager's discretion. Dividend rate is not indicative of fund performance. A positive dividend yield does not imply a positive return. Past dividend rate is not indicative of future dividend rate. 07) Investors should not invest in the Sub-Fund based on this document alone. Before making any investment decision, the investor should read the Sub-Fund's offering documents carefully including the risk factors.

Investment Objective and Strategy

The Sub-Fund's main objective is to invest in short-term deposits and debt securities. The Sub-Fund seeks to achieve a return in US Dollars in line with prevailing money market rates, with primary considerations of both capital security and liquidity. The Sub-Fund seeks to achieve its investment objective by investing primarily (i.e. not less than 70% of its NAV) in US Dollars-denominated and settled short-term deposits and debt securities issued by governments, quasi-governments, international organizations, financial institutions. The Sub-Fund may invest up to 30% of its NAV in non USD-denominated deposits and debt securities.

Fund Information

Fund Manager:	E Fund Management (Hong Kong) Co., Limited
Inception date:	8 November 2017
Base Currency:	USD
Share Class Currency:	USD
Subscription Fee:	Class A and C: Up to 3%; Class B: Up to 1%; Class I: Nil
Redemption Fee:	Nil
Management Fee:	Class A: 0.2% p.a., Up to 3%; Class B: 0.4% p.a., Up to 3% Class C: 0.6% p.a., Up to 3%; Class I: 0.05% p.a., Up to 3%
Dealing & Trading Frequency:	Daily
Trustee:	CCB (Asia) Trustee Company Limited
Fund Size:	USD 1,832 Million

Share Class Information[#]

Class	NAV	Launch Date	ISIN	Bloomberg Ticker	Minimum Subscription
Class A (Acc) USD	108.877	2017/12/21	HK0000365384	EFUMAAU HK	USD 100
Class A (Dis) USD¹	-	2018/02/01	HK0000365426	EFUMADU HK	USD 100
Class B (Acc) USD	106.336	2018/11/26	HK0000365467	EFUMBAU HK	USD 100
Class C (Acc) USD	104.528	2019/05/09	HK0000499811	EFUSCAU HK	USD 1
Class I (Acc) USD	109.363	2017/11/08	HK0000365541	EFUMIAU HK	USD 1,000
Class I (Dis) USD²	103.966	2019/08/06	HK0000365582	EFUMIDU HK	USD 1,000

Cumulative and Yearly Return[#]

Class	1 Month	3 Months	6 Months	1 Year	YTD	Since Launch	2018	2019	2020	2021	2022
Class A (Acc) USD	0.4%	1.1%	1.9%	2.4%	0.4%	8.9%	2.1%	2.6%	1.2%	0.3%	2.0%
Class B (Acc) USD	0.4%	1.1%	1.9%	2.3%	0.4%	6.3%	-	2.4%	1.1%	0.2%	1.9%
Class C (Acc) USD	0.4%	1.1%	1.8%	2.2%	0.4%	4.5%	-	-	0.9%	0.1%	1.8%
Class I (Acc) USD	0.4%	1.2%	2.0%	2.5%	0.4%	9.4%	2.1%	2.6%	1.2%	0.3%	2.1%

Source: Bloomberg

Note: Past performance information is not indicative of future performance and investors may not get back the full amount invested. Investors should note that the Sub-Fund may have a concentrated investor base. This exposes other investors in the Sub-Fund to certain risks. These risks include the risk that a large portion of the assets of the Sub-Fund may be redeemed on any day which could impact the overall viability of the Sub-Fund or could impact the ability of other investors, who have not submitted redemption requests on that day, to redeem from the Sub-Fund e.g. where it may be necessary to impose a redemption gate.

[#] NAV-to-NAV return, total return with dividend (if any) reinvested.

[#] Yield to Maturity ("YTM") is a snapshot of the discount rate that equates the present value of the cash flows obtained from an investment in a bond (or time deposit) to its current market price (including accrued interest). The Fund's adjusted average YTM is a weighted average of the YTM of the Fund's individual bond (or time deposit) holdings, based on the intraday NAV, with YTM for bonds with less than 15 days remaining maturity treated as zero to avoid distortion of extreme values. This metric excludes fees and expenses. It does not represent the Fund's return

1. USD Class A - Dis was fully redeemed on 09/07/2020, then relaunched on 22/02/2022, and fully redeemed on 09/03/2022.

2. USD Class I - Dis was fully redeemed on 30/09/2021 and relaunched on 28 Sep 2022.

Portfolio Features

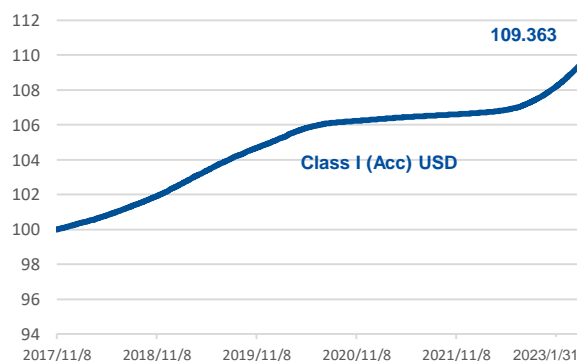
Average Maturity

46.44 days

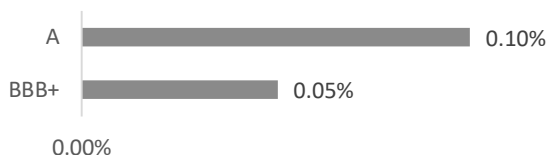
Yield to Maturity*

5.06%

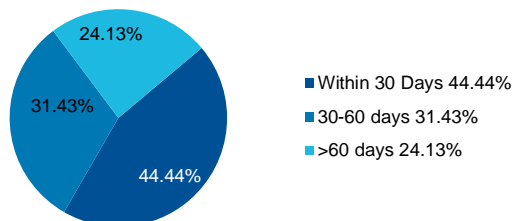
Performance Since Establishment



Bond Credit Rating



Duration Allocation



Source: Bloomberg

Top 5 Holdings (Fixed Income Instrument)

deposit ~ 60,000,000.00 USD AT 4.76 TO 16/02/2023	3.28%
deposit ~ 60,000,000.00 USD AT 5.03 TO 18/04/2023	3.28%
deposit ~ 50,000,000.00 USD AT 4.94 TO 20/03/2023	2.73%
deposit ~ 50,000,000.00 USD AT 4.95 TO 21/03/2023	2.73%
deposit ~ 45,000,000.00 USD AT 5.5 TO 07/03/2023	2.48%

Awards Received by Other Fixed Income Products

Our flagship fixed income product is rated 5 stars by Morningstar with decent performance. Awards from Lipper, Asian Investor, etc have been received.

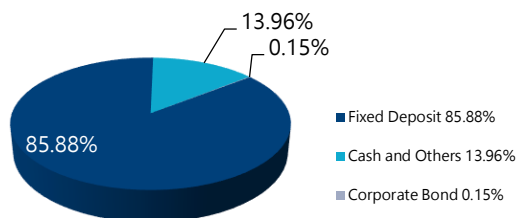


Geographical Exposure (Debt Instrument)

Hong Kong, China	0.11%
Britain	0.04%

Source: Bloomberg

Portfolio Allocation



Source: Bloomberg

Product Advantages

- ① Leading in scale: AUM leads similar money market funds issued by Chinese managers in Hong Kong
- ② Top-ranked performance: Ranked among the top of similar money market funds*
- ③ Good credit quality: Underlying assets have good credit quality
- ④ Fast application and redemption: Fast subscription and redemption can be achieved on certain conditions

*Source: Morningstar, data as of September 30, 2022. The 3-year return of Class I (Accumulative) is ranked among the top 2% of 402 similar funds, and the 1-year return is ranked among the top 3% of 471 similar funds. The year-to-date return is ranked among the top 2% of 471 similar funds.

Lipper - Asia Asset Management Best of the Best Awards 2022

- Bond Global USD - 3 Year (Other managed product)

China Securities Journal - 6th Overseas Golden Bull Award 2022

- 3 Year Golden Bull Overseas China Equity Fund (Other managed product)

The Chinese Asset Managers Association of Hong Kong (HKCAMA) and Bloomberg - Offshore China Fund Awards 2021

- Best Total Return - Greater China Fixed Income (5 Year) - Champion (Other managed product)
- Best Total Return - Greater China Fixed Income (2 Year) - Runner up (Other managed product)
- Best Total Return - Greater China Fixed Income (1 Year) - 2nd runner-up (Other managed product)

Fund Selector Asia - Fund Awards Hong Kong 2022

- Global Bond Platinum Award (Other managed product)

Disclaimer:

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